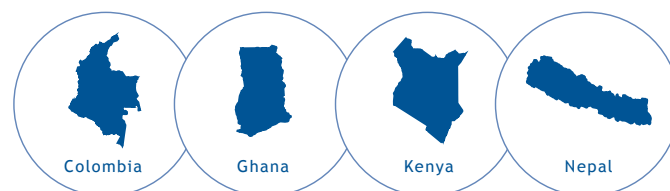


YOUTHSAVE RESEARCH BRIEF



Visual Demonstration of Academic Performance and Parental Involvement in Ghana

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Introduction

If provided an opportunity to save via formal financial services, will youth participate? This is one of the fundamental questions being asked by YouthSave, a four-country study targeted for young people ages 12 to 18 living predominantly in low-income households. Youth do save informally and—if given an opportunity—also may participate in formal banking services (Save the Children Federation, Inc., 2012; UNCDF, 2011), but such opportunities are few. The limited research available suggests that financial inclusion has important youth development effects and deserves greater study (Chowa & Ansong, 2010; Deshpande & Zimmerman, 2010; Elliott, 2012; Scanlon & Adams, 2009; Ssewamala & Ismayilova, 2009).

YouthSave is a pioneering project designed to increase savings and development among low-income youth in Colombia, Ghana, Kenya, and Nepal. The goals of YouthSave research are to measure the uptake, savings outcomes, experiences, and impacts of youth savings accounts (YSAs) on clients and financial institutions. In Ghana, a rigorous research design that includes a control group with quantitative and qualitative evidence has been implemented to assess the impact of savings accounts on youth development and asset accumulation.

Regional Inequality in Ghana

Ghana struggles with socioeconomic inequality between northern and southern regions and rural and urban areas. The regional map of the country is coterminous with poverty maps with the north being more rural than the south, comparatively poor, and underresourced. Data reveal that 63% of northern Ghanaians are poor, whereas only 20% of those in the south are (Kunateh, 2011). Shepherd, Gyimah-Boadi, Gariba, Plagerson, and Musa (2004) explain that interregional inequality accounts for considerable disparity in economic, human, and other development indicators in Ghana. Researchers predict that inaction on the widening north-south gap in equality could compromise Ghana's political stability as has happened in Sudan and other countries (Adabre,

2006). In this brief, we focus on inter-regional disparity in children's academic performance and parents' involvement in education of their 12- to 14-year-old children. Knowing about such differences at baseline will allow YouthSave researchers to understand the possible interregional dynamics of YSA uptake and their impact on youth developmental outcomes.

Inequality of Education

Numerous reports and studies document vast regional disparities in access to education-related services and outcomes (Akyeampong, Djangmah, Oduro, Seidu, & Hunt, 2007; Phebih-Agyekum, 2006). In 2008, the national net enrollment rate of junior high school (JHS) was 53%, while that of deprived areas was 43.8% (Sawyer, n.d.). In 2005, National Education Assessment tests reveal regional disparities in competency in English and math (Sawyer, n.d.), with the lowest scores coming from the northern sector.

Efforts to bridge the north-south gap have resulted in development aid and government support of education in the north (Agyepong, 2005; Fredua-Kwarteng, 2005). Could free primary and secondary education (FPSE) and other investments contribute to improved educational outcomes? In this brief, we highlight how educational performance in the north and other deprived regions could have paralleled relatively "well-off" regions. We also provide insight into regional differences in the nature and extent of parents' involvement in their children's education. Parental involvement is critical for the educational success of young people (Nyarko & Vorgelegt, 2007; Topor, Keane, Shelton, & Calkins, 2010), and knowing more about regional inequalities in the nature and extent of it may help researchers and policymakers understand and offer remedies for disparities in educational achievement.

Studies suggest geosocioeconomic factors—such as concentration of the less privileged, reduced access to education, and negative perception of education in rural areas—as possible explanations for the nature and level of parental involvement (Donkor, 2010). A study

by Pryor and Ampiah (2003) in a rural area of Ghana's Ashanti Region finds that most parents are not engaged in their children's schooling because they spend the majority of their time working to provide financially for their families. Such findings reaffirm variations in social development across geographical regions of Ghana. We expect this brief to shed more light on the regional differences in parental involvement and how that may relate to differences in educational outcomes.

Methods

Data for this brief are from YouthSave's baseline random survey of 12- to 14-year-old children and their parents or guardians. The overall sample of the YouthSave Ghana Experiment is 6,252, but we limit the sample in this brief to 4,572 youth whose parents or guardians also completed the baseline parent survey. Youth in the study were enrolled in basic education in Ghana from Primary 6 (6th grade) through JHS Level 2 (8th grade) at the time of baseline data collection. Data also is limited to eight of the ten geographic regions where YouthSave is being implemented. We use multidimensional measures of parental involvement and examine youth's math and English scores. We employ univariate and bivariate spatial analysis, and maps are provided to show visually how inequalities exist across the study area.

Parents were asked four questions about their level of engagement in their children's education at home and four questions about their level of engagement within their children's school environment. Responses are based on a 5-point scale in which 1 means *never* and 5 means *very often*. All results are averages for the geographical regions.

Disparities in Educational Performance

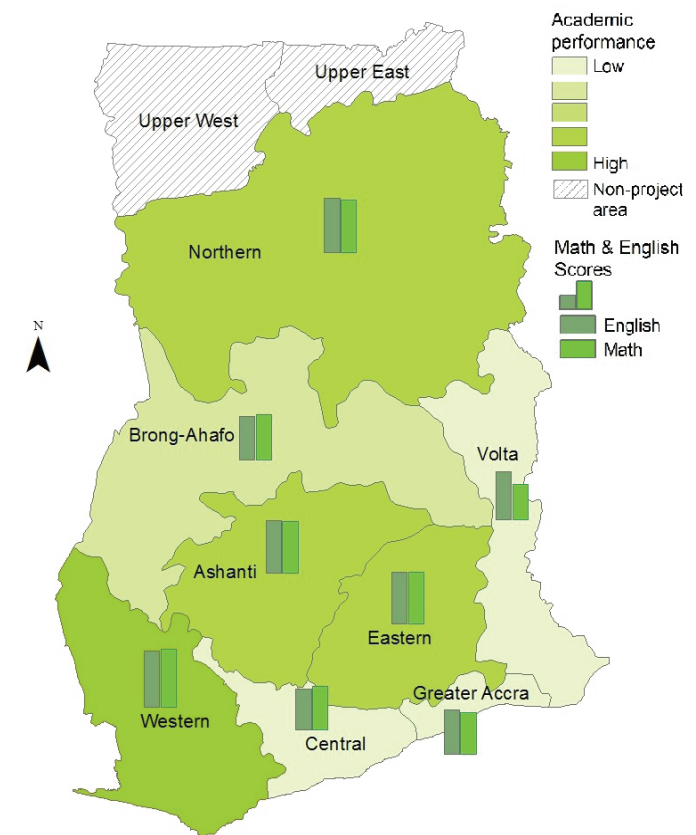
Overall educational performance varies by region (Figure 1), but students in the Western and Northern regions—two of the most deprived in the study area—perform better than well-resourced regions. Great Accra is the most urban and resourced region in Ghana but has the worst academic performance.

The bar charts in Figure 1 suggest there is no clear trend of students excelling at one subject or the other. With the exception of the Volta region—where there is a wide gap between math and English scores—performance in these subjects is comparable in all other regions. However, it is important to note that English performance is better than math performance in the two richest regions, Greater Accra and Ashanti.

Parental Involvement by Region

We assess variation of parental involvement across the eight geographical regions where YouthSave participants live. As shown in Figure 2, parents in the middle sector of the country report being more engaged in their children's

Figure 1. Academic performance



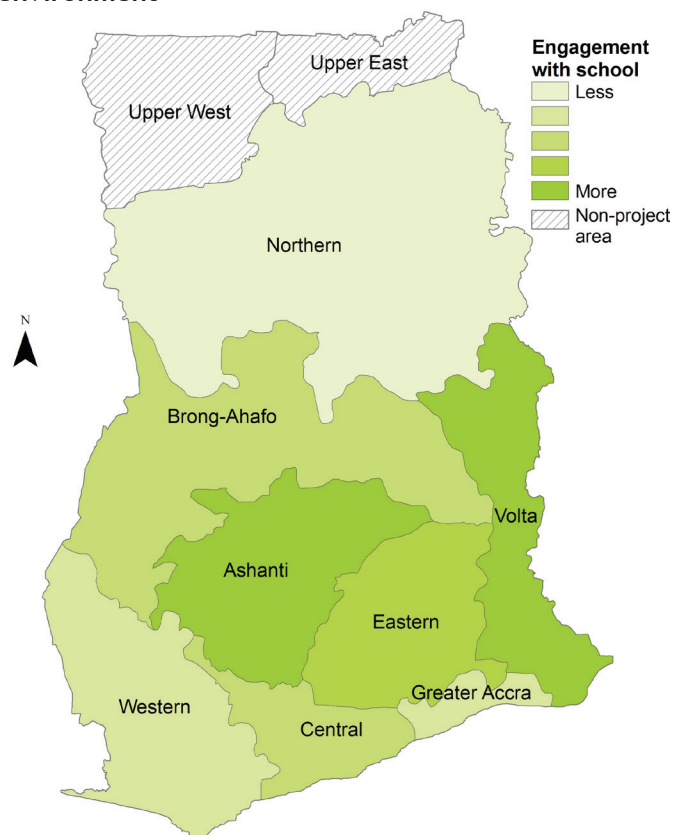
education than parents in other areas of the country. Parents in the Ashanti and Volta regions report engaging in their children's education more than parents in other regions. Parents in the two most deprived regions—Northern and Western—have the least engagement in their children's education contrasted with other regions. Thus, there is a trend of less parental involvement in poorer areas of the country. The only exception is the Greater Accra region, which has one of the lowest poverty rates but a low level of parental involvement.

Parental involvement at home also varies across the geographical regions (Figure 3). The Ashanti region has the most engaged parents, followed by the Central region. As within the school environment, parents in the Northern and Greater Accra regions engage less frequently at home than other regions. However, parents in the Greater Accra region engage in their children's education at home more than they do within the school environment.

Academic Performance and Parental Involvement by Region

Figures 4 and 5 (on page 4) illustrate the degree to which the relationship between academic performance and parental involvement depends on the geographic location of YouthSave participants. Graduated shading represents levels of parental involvement, and circles indicate levels of academic performance. Darker shades indicate higher levels of parental involvement, and bigger circles indicate better academic performance.

Figure 2: Parental engagement within the school environment



English performance

With the exception of the two poorest regions—Northern and Western—there is an association between higher parental involvement and better English performance. For example, the Ashanti region—which has the highest level of parental involvement—is one of the best performing regions in English. On the other hand, the richest region—Greater Accra—has a moderate to low level of parental involvement and is one of the worst performers in English. Exceptions to the positive relationship between parental involvement and educational performance exists in the Northern and Western regions, which have the least parental involvement but the highest scores in English. It is intriguing that some of the most deprived regions have the least parental involvement but outperform the relatively privileged regions. This may be attributable partly to significant governmental and private investment in education in the north.

Math performance

Figure 5 reveals variability in the relationship between math performance and parental involvement. Again, excluding the Northern and Western regions, there is an association between higher parental involvement and better math performance.

Conclusion

This research brief shows regional variation in children's educational performance and parental involvement. The striking finding that some poorer regions are performing better than richer regions may be explained by the observation that inequality between the rural north and urban south began to dissipate in the 1990s, partly because of attention on education in the north (Shepherd et al., 2004). Also, parental involvement varies by region, and poorer regions generally have less parental involvement. The two poorest regions—Northern and Western—have the least parental involvement at home. This is consistent with findings from a study in which Donkor (2010) shows that the more rural, poorer areas in Ghana tend to have less parental involvement. The Greater Accra region—the most privileged in Ghana—is an exception perhaps because of the nature of its employment distribution. Many inhabitants are in formal employment with fixed work schedules that may not allow for frequent engagement with school environment.

The finding that the poorest regions are outperforming the more affluent regions in English and Math scores may be an indication that the long-term investments in education in the north are bearing results. However, youth in the poorer rural regions continue to have more challenges (e.g., lack of infrastructure and less access to educational resources) than those in the urban south. If ensuring equal educational opportunities for all is a goal, the government of Ghana cannot overlook regional imbalances in human development and educational resources.

Figure 3: Parental engagement at home

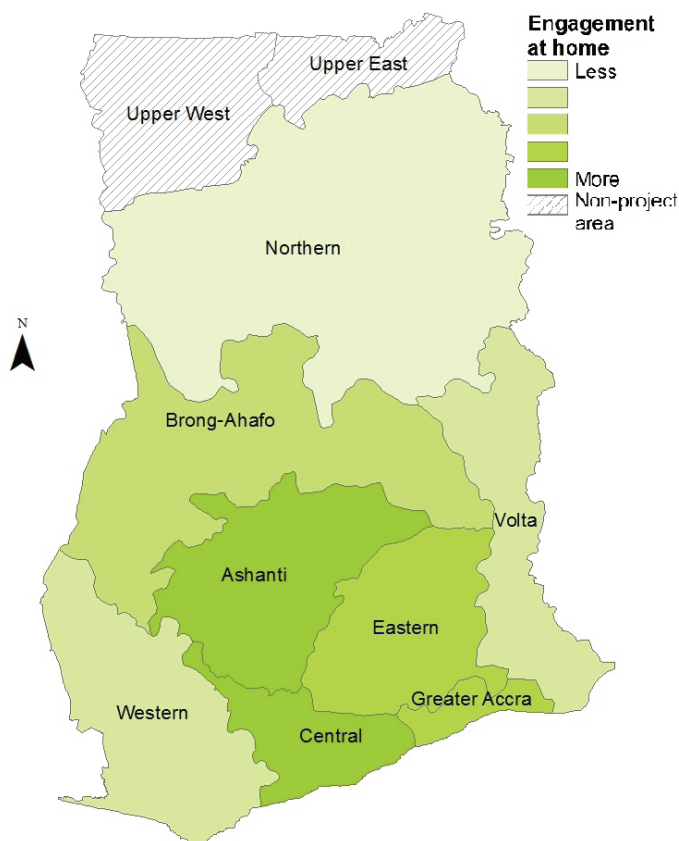


Figure 4: English performance and parental involvement

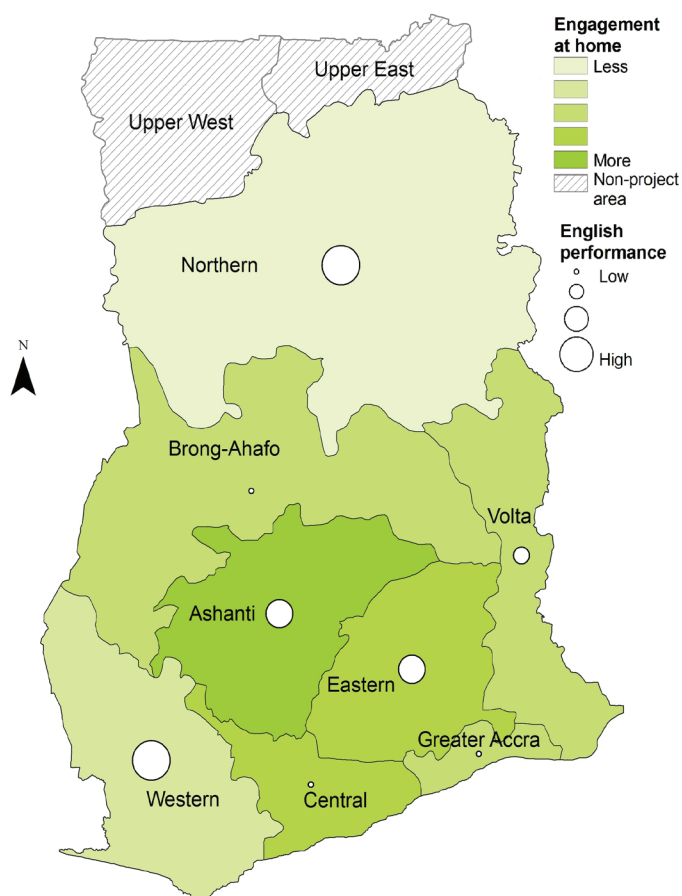
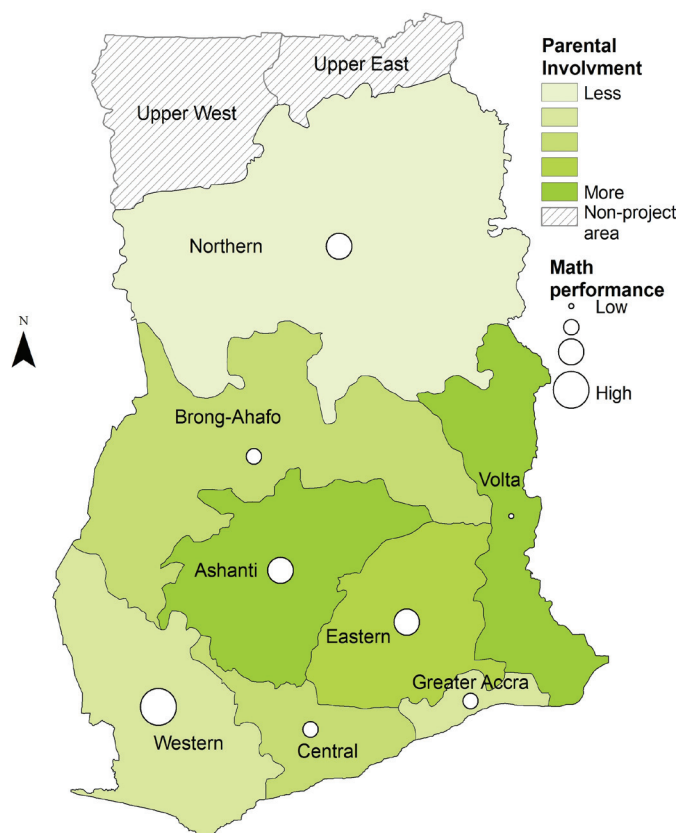


Figure 5: Math performance and parental involvement



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